

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1. (original) A system for supporting consumer transactions billed to an account through a cellular telephone comprising:

a merchant data receiver for receiving merchant transaction data from a merchant terminal at a transaction site;

a consumer data receiver for receiving consumer transaction data from a cellular telephone at the transaction site; and

a transaction processor for processing the merchant transaction data and the consumer transaction data to access a financial account so that approval for a transaction at the transaction site may be obtained.

Claim 2. (original) The system of claim 1, the transaction processor further comprising:

a transaction record generator for generating a transaction record corresponding to the merchant transaction data and the consumer transaction data; and

an approval query generator that queries for approval of the transaction at the transaction site using the generated transaction record.

Claim 3. (original) The system of claim 2 further comprising:

an approval transmitter for transmitting an approval code to one of the cellular telephone and the merchant terminal at the transaction site in response to a response to the query from the approval query generator.

Claim 4. (original) A terminal for supporting consumer transactions billed through an account through a cellular telephone comprising:

a transaction data generator for generating transaction data; and

a transaction data display for displaying the generated transaction data with a telephone number so that a consumer may call the telephone number to bill a transaction corresponding to the generated transaction data to an account associated with a cellular telephone number.

Claim 5. (original) The terminal of claim 4 further comprising:

a transaction data transmitter for transmitting the generated transaction data with merchant data to a payment processing site for approval of the transaction.

Claim 6. (original) The terminal of claim 4 further comprising:

an option payment generator for generating a menu of payment options for the transaction data display to display, the generated menu including an option to pay for a transaction corresponding to the generated transaction data by means of an account associated with a cellular telephone.

Claim 7. (original) The terminal of claim 5 further comprising:

an approval receiver for receiving an approval code for a transaction corresponding to the transaction data transmitted by the transaction data generator so that the transaction corresponding to the transaction data is funded by an account associated with a cellular telephone number.

Claim 8. (original) A system for supporting transactions billed to an account associated with a cellular telephone comprising:

a merchant terminal for generating and sending merchant transaction data;
a consumer data receiver for receiving consumer transaction data from a cellular telephone at the transaction site; and
a transaction processor for processing the merchant transaction data and the consumer transaction data to access a financial account so that approval for a transaction at the transaction site may be obtained.

Claim 9. (original) The system of claim 8, the transaction processor further comprising:

a transaction record generator for generating a transaction record corresponding to the merchant transaction data and the consumer transaction data; and
an approval query generator that queries for approval of the transaction at the transaction site using the generated transaction record.

Claim 10. (original) The system of claim 9 further comprising:

an approval transmitter for transmitting an approval code to one of the cellular telephone and the merchant terminal at the transaction site in response to a response to the query from the approval query generator.

Claim 11. (original) The system of claim 8, the merchant terminal further comprising:

a transaction data generator for generating transaction data; and

a transaction data display for displaying the generated transaction data with a telephone number so that a consumer may call the telephone number to bill a transaction corresponding to the generated transaction data to an account associated with a cellular telephone number.

Claim 12. (original) The system of claim 11, the merchant terminal further comprising:

a transaction data transmitter for transmitting the generated transaction data with merchant data to a payment processing site for approval of the transaction.

Claim 13. (original) The system of claim 12, the terminal further comprising:

an option payment generator for generating a menu of payment options for the transaction data display to display, the generated menu including an option to pay for a transaction corresponding to the generated transaction data by means of an account associated with a cellular telephone.

Claim 14. (original) The system of claim 13, the terminal further comprising:

an approval receiver for receiving an approval code for a transaction corresponding to the transaction data transmitted by the transaction data generator so that the transaction corresponding to the transaction data is funded by an account associated with a cellular telephone number.

Claim 15. (original) A method for supporting payment of a consumer transaction through an account associated with a cellular telephone comprising:

generating a transaction record from merchant transaction data and consumer cellular telephone data;

querying for payment through an account associated with the cellular telephone data; and

generating an approval code in correspondence with a response to the query for payment through the account associated with the cellular telephone data.

Claim 16. (original) The method of claim 15 further comprising:

generating merchant transaction data to identify a merchant and a consumer transaction at a transaction site; and

receiving consumer cellular telephone data from a cellular phone network.

Claim 17. (original) The method of claim 16 further comprising:

sending the generated approval code to one of a cellular phone and a merchant terminal located at the transaction site.

Claim 18. (currently amended) The method of claim 16 ~~15~~ further comprising:

displaying a telephone number for payment processing at the transaction site so a consumer may call the telephone number with a cellular phone to pay for the consumer transaction through an account associated with the cellular phone.

Claim 19. (original) The method of claim 18 wherein the telephone number is displayed in response to an option to pay for the consumer transaction through an account associated with the cellular telephone being selected.

Claim 20. (original) The method of claim 19 wherein the merchant transaction data generation includes identifying a merchant account so that funds may be transferred from the account associated with the cellular telephone number to the merchant account.

Claim 21. (currently amended) A method of processing data used to obtain approval for a payment associated with a transaction comprising:

receiving from a transaction site a merchant transaction specific merchant data;

receiving from a cellular telephone call at the transaction site transaction specific consumer transaction data;

correlating the received transaction specific merchant data and transaction specific consumer transaction data ; and

using the correlated data to obtain approval to charge a payment associated with the transaction to an account associated with the cellular telephone.

Claim 22. (previously presented) The method of claim 21, further comprising:
generating at least some of the transaction specific merchant data using a cost of a product selected by the consumer.

Claim 23. (previously presented) The method of claim 22, further comprising:
generating at least some of the transaction specific consumer transaction data using a merchant terminal; and
displaying the at least some of the transaction specific consumer transaction data.

Claim 24. (new) A system for supporting consumer transactions billed to an account through a cellular telephone comprising:

a merchant data receiver for receiving merchant transaction data from a merchant terminal at a transaction site over a first communications link;

a consumer data receiver for receiving data from a consumer cellular telephone at the transaction site over a second communications link; and

a transaction processor for processing the merchant transaction data and the consumer transaction data to access a financial account so that approval for a transaction at the transaction site may be obtained.

Claim 25. (new) The system of claim 24, further comprising:

a display for displaying a telephone number so that a consumer may call the telephone number to bill the transaction to an account associated with a telephone number associated with the cellular telephone.